

BANCTRUST FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1138012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,041	\$1,930	-5.4%		
Loans	\$1,277	\$1,152	-9.8%		
Construction & development	\$264	\$237	-10.2%		
Closed-end 1-4 family residential	\$196	\$179	-9.1%		
Home equity	\$49	\$42	-13.5%		
Credit card	\$0	\$0			
Other consumer	\$32	\$30	-7.4%		
Commercial & Industrial	\$278	\$270	-2.9%		
Commercial real estate	\$386	\$336	-13.0%		
Unused commitments	\$207	\$202	-2.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$334	\$276	-17.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$183	\$262	43.0%		
Cash & balances due	\$100	\$125	25.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$12	-31.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$13	-30.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,861	\$1,770	-4.9%		
Deposits	\$1,813	\$1,748	-3.6%		
Total other borrowings	\$37	\$11	-69.2%		
FHLB advances	\$36	\$10	-70.9%		
Equity					
Equity capital at quarter end	\$180	\$160	-10.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.0%	--		
Tier 1 risk based capital ratio	12.0%	12.0%	--		
Total risk based capital ratio	13.3%	13.3%	--		
Return on equity ¹	-89.5%	5.1%	--		
Return on assets ¹	-8.7%	0.4%	--		
Net interest margin ¹	3.5%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	43.5%	38.4%	--		
Loss provision to net charge-offs (qtr)	94.8%	-501.7%	--		
Net charge-offs to average loans and leases ¹	5.7%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	22.6%	46.3%	5.2%	0.0%	--
Closed-end 1-4 family residential	9.0%	8.8%	0.2%	0.0%	--
Home equity	1.9%	1.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	1.9%	0.8%	0.0%	--
Commercial & Industrial	0.9%	4.5%	0.0%	0.0%	--
Commercial real estate	3.3%	5.1%	0.9%	0.0%	--
Total loans	7.6%	13.8%	1.5%	0.0%	--